

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Barbara A Baker
Debtor

Case No. 19-04525-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 19, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db	+ Barbara A Baker, 228 William Street, Pittston, PA 18640-2550
5260984	+ Barbara A Baker, 228 William Street, Pittston, Pennsylvania 18640-2550
5260988	+ Joseph M. Blazosek, 341 Wyoming Ave., West Pittston, PA 18643-2850
5294648	+ Luzerne County Tax Claim Bureau, 1170 Highway 315, Suite 5, Plains, PA 18702-6906
5260990	+ Midland Funding, LLC, c/o Hayt Hayt & Landau, 123 S. Broad Street, Ste 1660, Philadelphia, PA 19109-1003
5260991	+ Northeast Revenue Service, c/o Luzerne County Tax Claim, 200 N. River Street, Wilkes Barre, PA 18711-1004
5260992	PA Department of Revenue, Bank Towers, Rm 207, 207 Wyoming Avenue, Scranton, PA 18503-1427
5260994	Proffessional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5260996	+ RUI Credit Services, PO Box 1349, Melville, NY 11747-0421

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 19 2024 23:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5260982	Email/Text: bankruptcies@arsigroup.com	Dec 19 2024 18:38:00	American Recovery Service Inc., 555 St. Charles Drive, Ste. 100, Thousand Oaks, CA 91360
5260983	Email/Text: legal@arsnational.com	Dec 19 2024 18:38:00	ARS National Services, Lending Club Corporation, PO Box 469046, Escondido, CA 92046-9046
5260985	EDI: WFNNB.COM	Dec 19 2024 23:34:00	Boscov's, PO Box 659622, San Antonio, TX 78265-9622
5267119	Email/PDF: resurgentbknofications@resurgent.com	Dec 19 2024 18:48:51	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5260986	EDI: CITICORP	Dec 19 2024 23:34:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
5260987	EDI: IRS.COM	Dec 19 2024 23:34:00	Internal Revenue Service, 7 Wilkes Barre Blvd, Wilkes Barre, PA 18702
5284771	EDI: JEFFERSONCAP.COM	Dec 19 2024 23:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5260989	Email/Text: camanagement@mtb.com	Dec 19 2024 18:38:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
5285421	Email/Text: camanagement@mtb.com	Dec 19 2024 18:38:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5278059	+ Email/Text: camanagement@mtb.com	Dec 19 2024 18:38:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5284264	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 19 2024 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5260993	EDI: PRA.COM		

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Page 2 of 2
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		Dec 19 2024 23:34:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
5260995	EDI: SYNC		
		Dec 19 2024 23:34:00	Q Card/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
5282968	EDI: Q3G.COM		
		Dec 19 2024 23:34:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5261192	^ MEBN		
		Dec 19 2024 18:32:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joseph M. Blazosek	on behalf of Debtor 1 Barbara A Baker jblazatty@aol.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Barbara A Baker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2238

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04525-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Barbara A Baker
aka Barbara Baker12/19/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.